upvest

Upvest

We make **investing as easy** as spending money

Presented by Hien Pham Thu

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"last_name": "S
"email": "karl.sc
"salutation": "S

Portfolio

ESG Portfolio

€45,000

- BioNTech SE
- iShares Healthcare Innova
- iShares NASDAQ Biotechnol

REBAL

Fractions

Name	VTI Vanguard ETF
ISIN	US9229087690
Units	0.8
Market Price	€193.26
Total	0.8 x €193.26

€154.60

BUY

of every week.

of every month.

ATE

Agenda today

upvest

About us

2017
Foundation

Berlin
HQ

80+
Employees

€30m
In funding

BAFIN
Regulated

HV CAPITAL   NOTION   EARLYBIRD   Si Speedinvest   partech   ABN·AMRO VENTURES
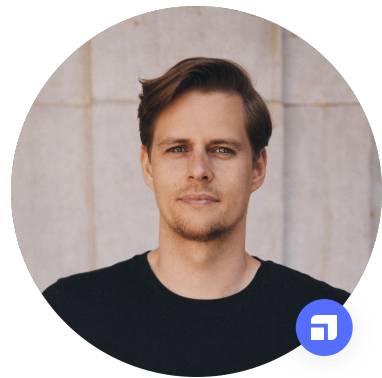
We speak and breathe investment infrastructure

Martin Kassing

CEO & Founder

Built **ShopCo**

NIBC
finleap

Tobias Auferoth, CFA

Chief Financial Officer

Built **Savedo**

SAVEDO
Goldman Sachs
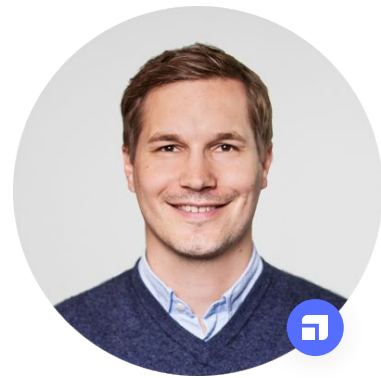
Til Rochow, PhD

Chief Product Officer

Built **Raisin**

raisin.
McKinsey & Company

Juha Ristolainen

Chief Technology Officer

Built **Wise**

WISE
futurice

Dr. Khanh Dang Ngo

VP People (Interim)

Built **Trade Republic**

TRADE REPUBLIC
BNY MELLON

Christian Schafer

Head of Brokerage & Banking

Built **Flatex**

flatex BANK
WM Datenservice
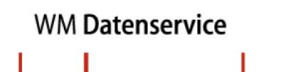
Markus Maier

Chief of Operating Officer

Built **UBS** (backend)

UBS

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The disruptions in Banking

The entire financial stack is **reinvented**
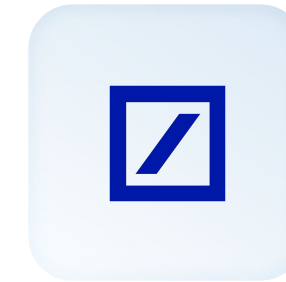
Payments	Lending	Banking	KYC/AML
BANK OF AMERICA	HSBC	WELLS FARGO	Deutsche Bank
stripe	Klarna.	MAMBU	onfido
€100bn	€50bn	€5bn	€1bn
adyen	affirm	OKX	Comply Advantage
€80bn	€40bn	€5bn	€1bn
Activation: **2010**	Activation: **2012**	Activation: **2015**	Activation: **2015**

Investment infrastructure is the new major opportunity

Payments	Lending	Banking	KYC/AML	Investments
BANK OF AMERICA	HSBC	WELLS FARGO	Deutsche Bank	Goldman Sachs
stripe	Klarna.	MAMBU	onfido	upvest
€100bn	€50bn	€5bn	€1bn	
adyen	affirm	ON88	Comply Advantage	
€80bn	€40bn	€5bn	€1bn	
Activation: **2010**	Activation: **2012**	Activation: **2015**	Activation: **2015**	Activation: **Now**

Modern fintechs revolutionize the investment market

Retail AUM in trillion €

€16tn — 2.75x → **€44tn**

€22tn **(50%)**

€22tn **(50%)**

220x

€15,9tn **(99.5%)**

€0.1tn **(0.5%)**

2021

2030

● Non-tech   ● (Fin-)techs

Generation shift

By 2030, 1/3 of all investors in the EEA will be millennials/generation Z. They will think 'digital only'.

Crypto impact

Cryptocurrencies and other blockchain assets will distributed digitally. These assets will represent 25% of total assets in 2030.

Pension swing

Governmentally led models in GER/UK will switch to privately led models increasing the investor quota in EEA from 10% to 50%+ analogue the US.
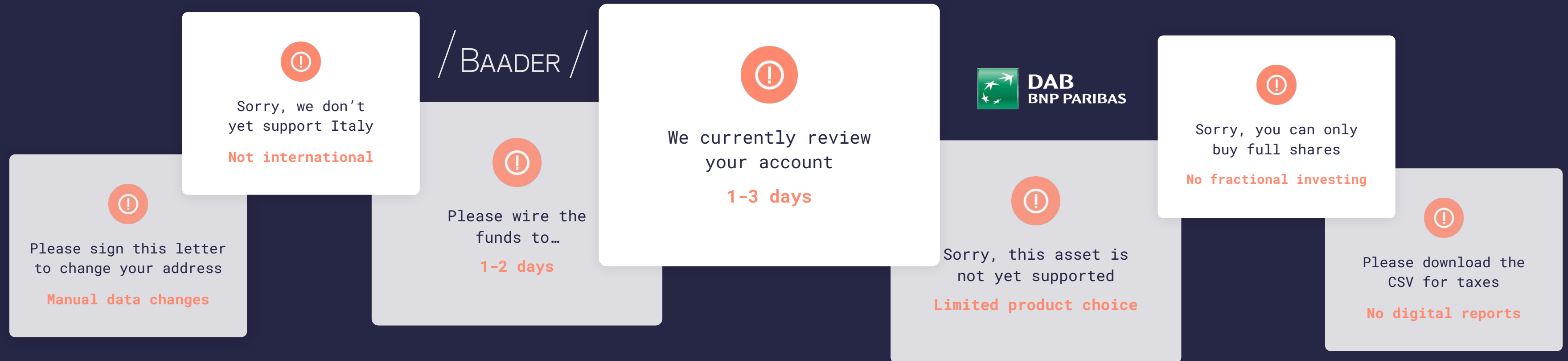
(Fin)tech concentration

Every tech company will be a fintech by 2030 and will offer financial products. Tech companies will serve >1bn of end users.

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The future of **Trading Infrastructure**

Fintechs **will not** run on today's infrastructure

HSBC

BAADER

DAB BNP PARIBAS

Please sign this letter to change your address
Manual data changes

Sorry, we don't yet support Italy
Not international

Please wire the funds to…
1-2 days

We currently review your account
1-3 days

Sorry, this asset is not yet supported
Limited product choice

Sorry, you can only buy full shares
No fractional investing

Please download the CSV for taxes
No digital reports

>10% UX breaks:
On-premise, monolith systems with limited scalability and modularity to accommodate modern digital UX.

>2m setup costs:
High barrier to entry for investment innovators.

$ limited upside:
Systems are built for risk mitigation not for growth.

>12 months integration time:
Long term integration projects with banking and project management teams. Not product engineers.

They will run on Upvest

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"created_at": "2021-07-21T14:10:00.000Z",
...2021-07-21T14:10:00.000Z",
...midt",
...midt@example.com",

Your Amazon stock has been transferred

Seamless asset transfers

Success, your address has been changed

Instant data changes

Hurray, your account is funded

Instant

Hurray, your account is open

Seconds

Congrats on your first crypto trade

All assets

Congrats on your Apple investment of €1

Not international

Welcome France

All EEA + UK

€0 setup costs:
No setup fee to get started offering investment products. We earn when our clients earn.

<0.01% UX breaks:
A new greenfield-build, modular core banking system that facilitates today and tomorrow's best UX standards.

1-3 months integration time:
Engineer to engineer exchange to integrate our seamless API via sandbox access.

$$$$ maximum upside:
API built for growth. All assets, use cases and countries. Crafted by and for developers.

The next-generation of investors needs true innovation

Embedded experiences

"Every company will be a Fintech company"

All asset classes

All assets vs securities only

Instant accessibility

Minutes vs days

Fractional trades

Small tickets vs large portfolios

Personalization at scale

Individual products and solutions

International setup

Global vs local

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Trading Innovation at Upvest

With Upvest you open investment accounts in seconds

01
Instant signup via KYC sharing and legal checkboxes

02
Streamlined appropriateness check

03
Account opening in seconds

Submit KYC data

Submit KYC data · **Submit MiFiD II check**

Submit KYC data · **Submit MiFiD II check** · **Create account**

Terms and Conditions

I accept the **T&Cs of Upvest GmbH** and confirm that I have read and understood the Customer Information on Data processing.

I accept the **Upvest GmbH Custody T&Cs**

I accept the **Upvest GmbH Financial Brokerage T&Cs**

SELL

Appropriateness check

I traded the following investment instruments in the last year:

Bonds	Yes	No ●
Equity	Yes ●	No
Funds	No	No ●
Certificates	No	No ●

BACK · NEXT

Appropriateness check

I traded the following investment instruments in the last year:

Bonds	Yes	No ●
Equity	Yes ●	No

Congrats, your securities account has been created successfully!

INVEST NOW

And create investment experiences like playing lego

01
All data,
all order types

| Instrument information |
| Ex ante costs |
| Create order type |

02
Instant account funding via
deep payment integration

| Instrument information |
| Ex ante costs |
| Create order type |
| Place order |
| Direct debit |
| Transaction information |
| Tax estimation |

03
Digital post trade reports
and actions in your design

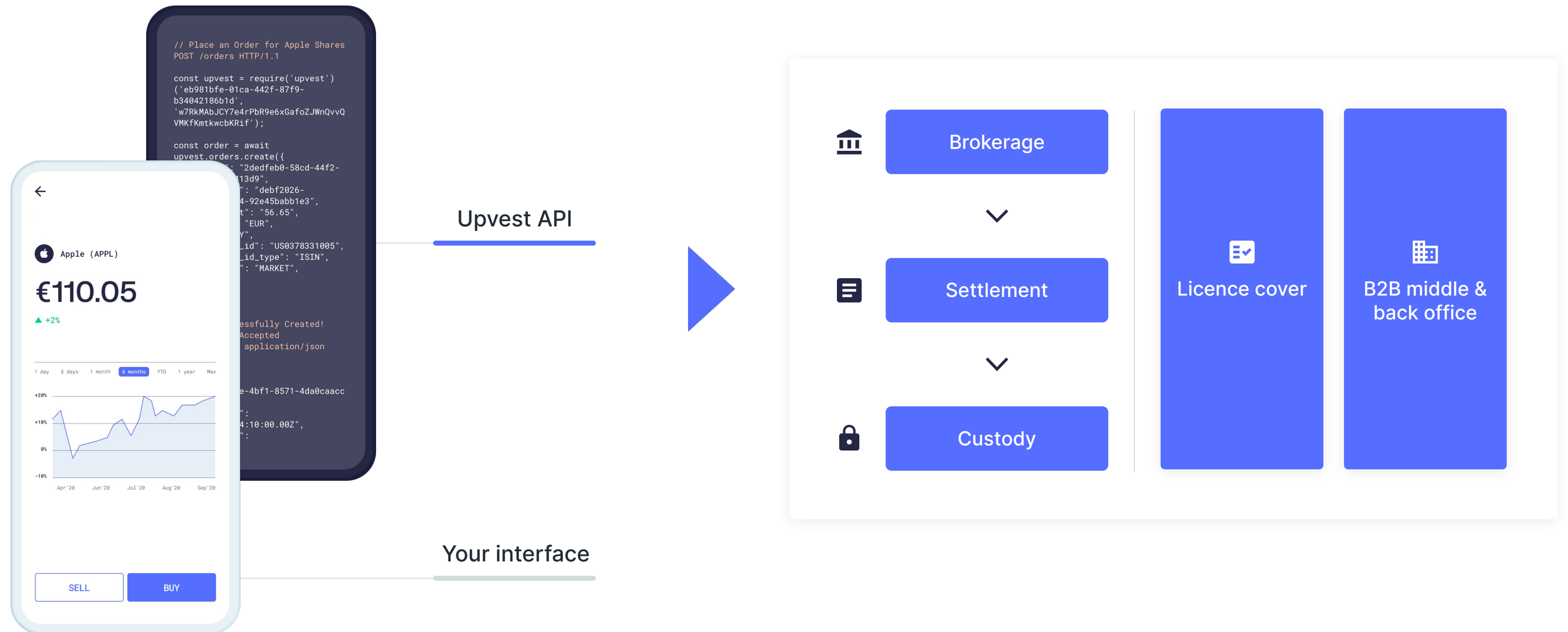| Instrument information |
| Ex ante costs |
| Create order type |
| Place order |
| Direct debit |
| Transaction information |
| Tax estimation |
| Performance reporting |
| Account reporting |
| Tax reporting |
| Corporate actions |

Upvest covers the entire investment lifecycle. From tech to licenses to back office operations

```
// Place an Order for Apple Shares
POST /orders HTTP/1.1

const upvest = require('upvest')
('eb981bfe-01ca-442f-87f9-
b34042186b1d',
'w7RkMAbJCY7e4rPbR9e6xGafoZJWnQvvQ
VMKfKmtkwcbKRif');

const order = await
upvest.orders.create({
    : "2dedfeb0-58cd-44f2-
    : 13d9",
    : "debf2026-
    4-92e45babb1e3",
    t": "56.65",
    : "EUR",
    Y",
    _id": "US0378331005",
    _id_type": "ISIN",
    : "MARKET",

    essfully Created!
    Accepted
    application/json

    e-4bf1-8571-4da0caacc

    4:10:00.00Z",
```

Apple (APPL)

€110.05

▲ +2%

1 day | 5 days | 1 month | 6 months | YTD | 1 year | Max

+20%
+10%
0%
-10%

Apr '20 | Jun '20 | Jul '20 | Aug '20 | Sep '20

SELL   BUY

Upvest API

Your interface

Brokerage

Settlement

Custody

Licence cover

B2B middle & back office

Fractional Trading

Why should people invest?

Retirement

Financial Freedom

Build Wealth
WEALTH
TIME

Personal Goal

Sabbatical

Independence
"I CAN DO WHATEVER I WANT TODAY."
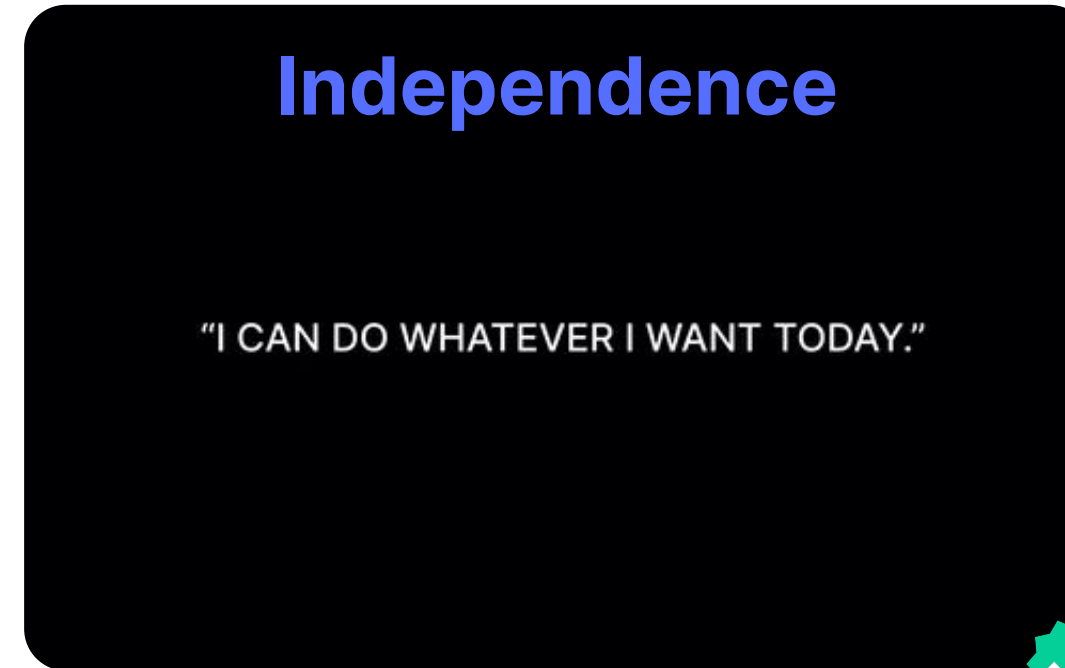
Pick **any investment** in any form
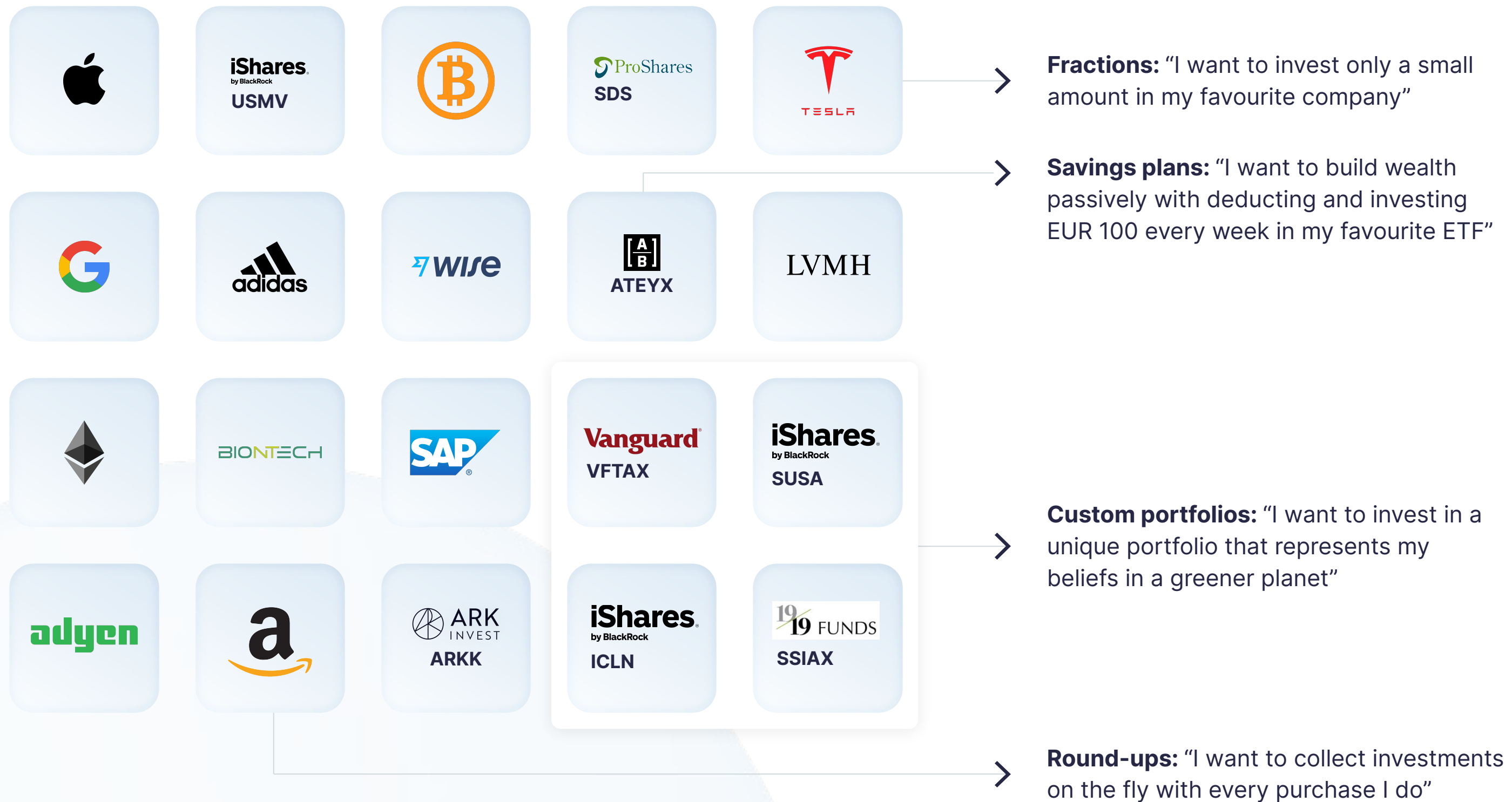
Fractions: "I want to invest only a small amount in my favourite company"
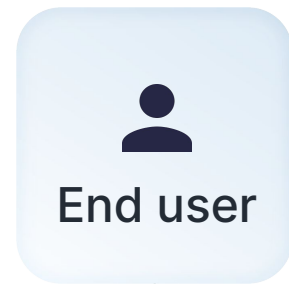
Savings plans: "I want to build wealth passively with deducting and investing EUR 100 every week in my favourite ETF"

Custom portfolios: "I want to invest in a unique portfolio that represents my beliefs in a greener planet"

Round-ups: "I want to collect investments on the fly with every purchase I do"

Fractional Trading

End user

Buy order
100€ on Amazon

Buy order
1 share of Amazon
For 2,062€

Fraction Engine

Peak Balance Account
+95.15% of 1 Amazon share
(1,962€ in value)

End user
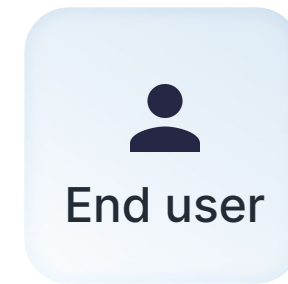
Trading Account Balance
+4.86% of 1 Amazon share
(100€ in value)

Fractional **Trading**
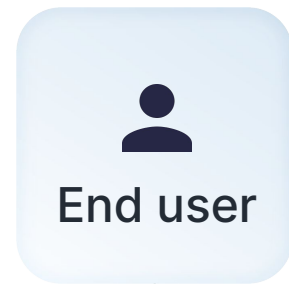
End user

**Buy order
100€ on Amazon**

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Fraction Engine

**Peak Balance Account
+95.15% of 1 Amazon share
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End user
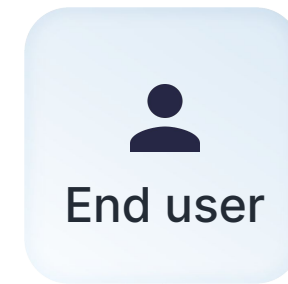
**Trading Account Balance
+4.86% of 1 Amazon share
(100€ in value)**

Risk Limit imposed on Peak Balance Account

Risk Management of fractional trading

Risk assessment based on stock return simulation

- Asset returns are often assumed to follow a random walk → normally distributed with zero serial correlation and variance proportional to time

- Brownian Motion process used to construct more complex asset return models with time varying parameters

- Realistic returns with dynamic volatility and fat tails

$$\frac{dS_t}{S_t} = (r_t + \sqrt{V_t}\, \lambda_t^s)dt + \sqrt{V_t}\, dW_t^s$$

Stock price simulation

Simulation of random returns and random stock price

- Simple stock return process

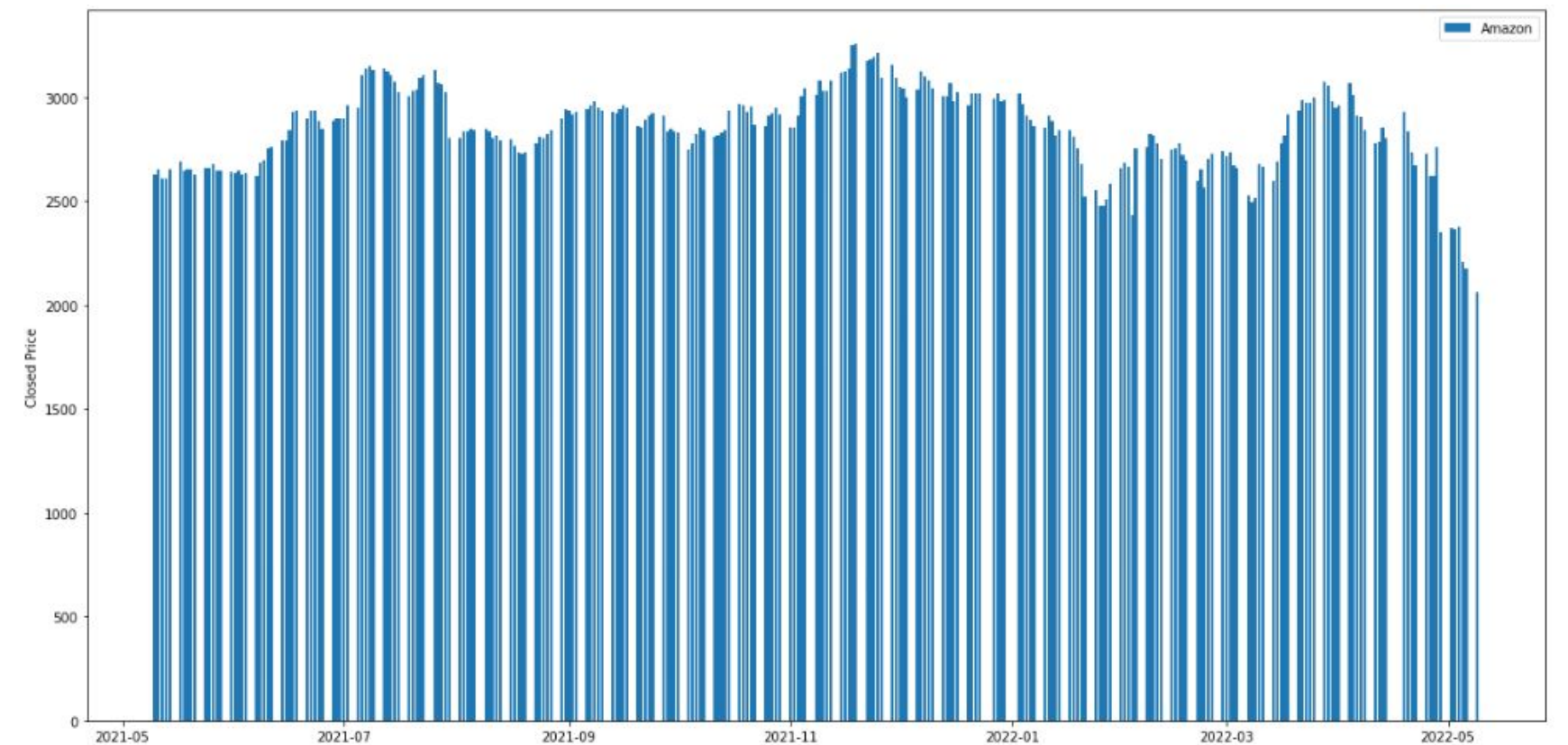$$\frac{S_{t+dt} - S_t}{S_t} = \mu dt + \sigma \sqrt{dt}\, \epsilon_t$$

- dt: change in time (daily, monthly, annually etc.) and
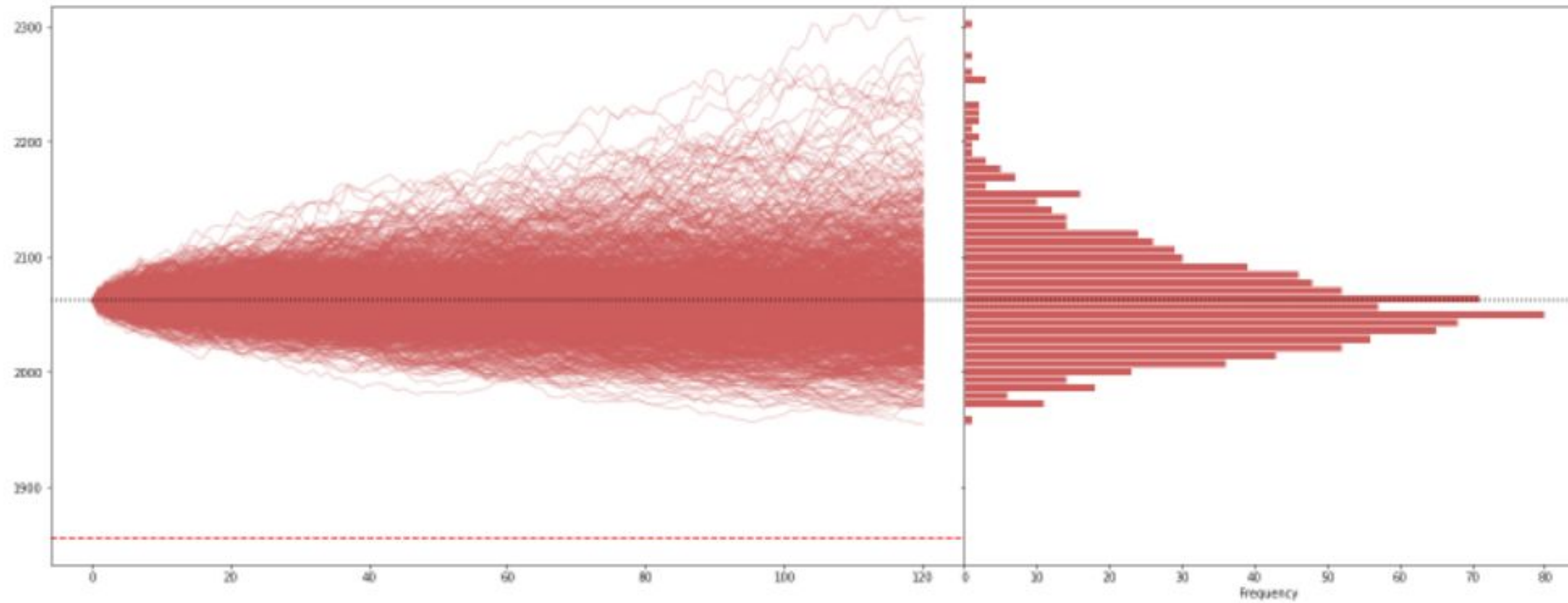
$\mu =$ the expected return
$\sigma =$ the standard deviation of returns
$\epsilon =$ the random variable

Amazon Inc.

Simulated Price Path with histogram

Join us for an investment tech adventure!

Upvest Career Website

https://careers.upvest.co/